

Information to identify the case:

Debtor 1

Javier Lazo

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7109

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 20-15674-MEH

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Javier Lazo

7/10/25**By the court:** Mark Edward Hall
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Javier Lazo
Debtor

Case No. 20-15674-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 10, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

| Recip ID | Recipient Name and Address |
|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| db | + Javier Lazo, 789 Linden Road, Toms River, NJ 08753-7811 |
| cr | + Towd Point Mortgage Trust 2018-1, U.S. Bank Nation, c/o Frenkel Lambert Weiss Weisman & Gord, 80 Main Street, Suite 460, West Orange, NJ 07052-5414 |
| 518807236 | + Milagros Martinez, 3000 Hadley Rd, South Plainfield, NJ 07080-1183 |
| 518806267 | + Pioneer Credit Recovery, P.O. Box 1018, Moorestown, NJ 08057-0018 |
| 518806269 | + Suez Water Toms River, 69 DVoe Place, Hackensack, NJ 07601-6105 |
| 518806270 | + Toms River MUA, 340 W. Water Street, Toms River, NJ 08753-6533 |
| 518833195 | + Towd Point Mortgage Trust 2018-1, U.S. Bank Nation, 80 Main St, Suite 460, West Orange, NJ 07052-5414 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 10 2025 21:03:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Jul 10 2025 21:03:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518829760 | EDI: GMACFS.COM | Jul 11 2025 00:40:00 | Ally Capital, PO Box 130424, Roseville MN 55113-0004 |
| 519262380 | + EDI: AISACG.COM | Jul 11 2025 00:40:00 | Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518806246 | + EDI: GMACFS.COM | Jul 11 2025 00:40:00 | Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901 |
| 518868267 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 10 2025 21:17:44 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518806247 | ^ MEBN | Jul 10 2025 20:50:33 | Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001 |
| 518806248 | + EDI: TSYS2 | Jul 11 2025 00:40:00 | Barclay's Bank, 700 Prides Crossing, Newark, DE 19713-6109 |
| 518860824 | + EDI: LCIBAYLN | Jul 11 2025 00:40:00 | Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837 |
| 518821078 | EDI: CRFRSTNA.COM | Jul 11 2025 00:40:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011 |
| 518806249 | + EDI: CAPITALONE.COM | Jul 11 2025 00:40:00 | Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273 |
| 518812492 | + EDI: AIS.COM | | |

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Jul 10, 2025

Form ID: 3180W

Total Noticed: 54

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|-----------|---------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | Jul 11 2025 00:40:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518806250 | + EDI: CITICORP | Jul 11 2025 00:40:00 | Citibank, P.O. Box 6004, Sioux Falls, SD 57117-6004 |
| 518986000 | + Email/Text: nsm_bk_notices@mrcooper.com | Jul 10 2025 21:01:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 518985999 | + Email/Text: nsm_bk_notices@mrcooper.com | Jul 10 2025 21:01:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 518806251 | + EDI: CRFRSTNA.COM | Jul 11 2025 00:40:00 | Credit First, BK-16/Credit Operations, P.O. Box 81410, Cleveland, OH 44181-0410 |
| 518806252 | Email/PDF: DellBKNotifications@resurgent.com | Jul 10 2025 21:17:55 | Dell Financial Services, P.O. Box 81577, Austin, TX 78708 |
| 518806262 | EDI: CITICORP | Jul 11 2025 00:40:00 | Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040 |
| 518868868 | EDI: Q3G.COM | Jul 11 2025 00:40:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 518806253 | + EDI: CRFRSTNA.COM | Jul 11 2025 00:40:00 | Firestone, Credit First, BK-16/Credit Operations, P.O. Box 81410, Cleveland, OH 44181-0410 |
| 518806254 | + Email/Text: bankruptcy@hccredit.com | Jul 10 2025 21:03:00 | HC Processing Center/Helpcard, Asset Recovery Dept, P.O. Box 829, Springdale, AR 72765-0829 |
| 518806255 | EDI: SYNC | Jul 11 2025 00:40:00 | Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339 |
| 518806256 | + EDI: IRS.COM | Jul 11 2025 00:40:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 518806259 | + EDI: SYNC | Jul 11 2025 00:40:00 | JC Penney, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036 |
| 518806260 | Email/Text: govtaudits@labcorp.com | Jul 10 2025 21:02:00 | Labcorp, P.O. Box 2240, Burlington, NC 27216 |
| 518854186 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 10 2025 21:06:46 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518806261 | + EDI: LENDNGCLUB | Jul 11 2025 00:40:00 | Lending Club, 595 Market Street, Ste 200, San Francisco, CA 94105-5839 |
| 518823057 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jul 10 2025 21:07:09 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 518889777 | Email/Text: ml-ebn@missionlane.com | Jul 10 2025 21:01:00 | Mission Lane, Customer Service, PO Box 31535, Tampa, FL 33631 |
| 518806263 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jul 10 2025 21:07:09 | Merrick Bank, P.O. Box 171379, Salt Lake City, UT 84117-1379 |
| 518860030 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 10 2025 21:03:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 518806264 | ^ MEBN | Jul 10 2025 20:50:13 | NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112 |
| 518808506 | + EDI: AGFINANCE.COM | Jul 11 2025 00:40:00 | OneMain Financial, PO Box 3251, Evansville, IN 47731-3251 |
| 518806266 | + EDI: AGFINANCE.COM | Jul 11 2025 00:40:00 | OneMain Financial, Corporate Headquarters, 601 NW Second Street #300, Evansville, IN 47708-1013 |
| 518864544 | EDI: PRA.COM | Jul 11 2025 00:40:00 | Portfolio Recovery Associates, LLC, c/o Barclays |

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Jul 10, 2025

Form ID: 3180W

Total Noticed: 54

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| | | | Bank Delaware, POB 41067, Norfolk VA 23541 |
| 518833218 | EDI: PRA.COM | Jul 11 2025 00:40:00 | Portfolio Recovery Associates, LLC, c/o Dell Financial Services, LLC, POB 41067, Norfolk VA 23541 |
| 518864249 | EDI: PRA.COM | Jul 11 2025 00:40:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541 |
| 518824003 | EDI: Q3G.COM | Jul 11 2025 00:40:00 | Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 518806268 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jul 10 2025 21:03:00 | SPS, P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 518806265 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jul 10 2025 21:01:00 | NJ Division of Taxation, Compliance & Enforcement-Bankruptcy, 50 Barrack Street, 9th Fl, P.O. Box 245, Trenton, NJ 08695-0267 |
| 518889671 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jul 10 2025 21:01:00 | State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245 |
| 518806618 | ^ MEBN | Jul 10 2025 20:51:19 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518806271 | + Email/Text: usanj.njbankr@usdoj.gov | Jul 10 2025 21:03:00 | United States Attorney, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527 |
| 518808422 | Email/Text: bankruptcynotices@vivecard.com | Jul 10 2025 21:01:00 | Vive Financial, 380 Data Drive, Suite #200, Draper UT, 84020 |
| 518806272 | + EDI: WFNNB.COM | Jul 11 2025 00:40:00 | Victoria's Secret, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789 |
| 518839578 | Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com | Jul 10 2025 21:06:54 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 518806273 | + Email/PDF: BankruptcynoticesExceptions@wellsfargo.com | Jul 10 2025 21:17:58 | Wells Fargo Visa, P.O. Box 522, Des Moines, IA 50306-0522 |
| TOTAL: 47 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--------------------------------------------------------------------------------------------------------|
| 518829819 | * | Ally Capital, PO Box 130424, Roseville MN 55113-0004 |
| 519262416 | *+ | Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518806257 | *+ | Internal Revenue Service (SP), Special Procedures, 200 Sheffield Street, Mountainside, NJ 07092-2314 |
| 518806258 | *+ | Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Jul 10, 2025

Form ID: 3180W

Total Noticed: 54

Date: Jul 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

| Name | Email Address |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Cory Francis Woerner | on behalf of Creditor Towd Point Mortgage Trust 2018-1 U.S. Bank National Association, as Indenture Trustee cwoerner@raslg.com |
| Denise E. Carlon | on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Douglas J. McDonough | on behalf of Creditor Towd Point Mortgage Trust 2018-1 U.S. Bank National Association, as Indenture Trustee dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com |
| Steven J. Abelson | on behalf of Debtor Javier Lazo sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7